

Fill in this information to identify the case:

Debtor 1 Hunter Nicole-Sultan Austin

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : Northern

District of Mississippi
(State)

Case number 23-11859-SDM

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: M & T Bank

Court claim no. (if known): 1

Last four digits of any number you
use to identify the debtor's account: XXXXXX6489

Date of payment change:
Must be at least 21 days after date of
this notice 8/1/2025

New total payment:
Principal, interest, and escrow, if any \$1,794.40

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 771.62

New escrow payment : \$ 616.68

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Hunter Nicole-Sultan Austin

Case number (if known) 23-11859-SDM

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Ciro A Mestres Date 06/26/2025
Signature

Print: Ciro A Mestres Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 678-281-6516 Email Ciro.Mestres@mccalla.com

In Re:	Bankruptcy Case No.: 23-11859-SDM
Hunter Nicole-Sultan Austin	Chapter: 13
	Judge: Selene D. Maddox

CERTIFICATE OF SERVICE

I, Ciro A Mestres, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Hunter Nicole-Sultan Austin
20445 Interstate 20 Lot 55
Cantons, TX 75103

Thomas C. Rollins, Jr.
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

(Served via ECF at trollins@therollinsfirm.com)

Todd S. Johns, Trustee
Todd S. Johns, Chapter 13 Trustee
PO BOX 1326
Brandon, MS 39043

(Served via ECF at vardaman13ecf@gmail.com)

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

(Served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 06/30/2025 By: /s/Ciro A Mestres
(date) Ciro A Mestres
Authorized Agent for Creditor

P.O. Box 619063, Dallas, TX 75261-9063
DO NOT SEND MAIL TO THIS ADDRESS.

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HUNTER NICOLE-SUL AUSTIN

HUNTER NICOLE-SUL AUSTIN
68 ROBINDALE RD
STARKVILLE MS 39759-5890

**Please review – important information
regarding your escrow account.**

Loan Number [REDACTED]

Property Address:
68 Robindale Rd
Starkville, MS 39759

Statement Date: 06/13/2025

New Payment Effective Date: 08/01/2025

Dear Hunter Nicole-Sul Austin,

Your relationship is important to us and we appreciate the opportunity to service your home financing needs. This statement provides details on your escrow account history, as well as our projections for your property tax and homeowner’s insurance obligations for the next 12 months.

Based on our review, there is a surplus of funds in your escrow account, which was caused by changes in your taxes, insurance or escrow deposits. Once your payments are up to date, please contact us to request a refund of the excess funds. **Your mortgage payment is changing — please see details below.**

YOUR NEW PAYMENT

Payment Information	Current Monthly Payment	Your New Monthly Payment beginning on 08/01/2025
Principal & Interest:	\$1,177.72	\$1,177.72
Escrow Payment:	\$771.62	\$616.68
Total Payment:	\$1,824.37	\$1,794.40

To help you better understand your statement, as well as escrow accounts in general, please review the enclosed “Helpful Information” page or visit mtb.com/escrow-faqs. If you have any other questions, please call us at 1-800-411-7627, Monday-Friday, 8:30am-9:00pm ET, or write to us at M&T Bank, P.O. Box 1288, Buffalo, NY 14240.

Thank you for being our customer. We take great pride in being your mortgage partner.

**Quick and easy
payment options:**



ONLINE
at mtb.com



CALL
1-800-411-7627



STOP BY
any M&T branch

INTERNET REPRINT

TO REQUEST YOUR ESCROW REFUND

Once your payments are up to date, please contact us for a refund of the excess funds in your account:

- Message us by logging in to your online banking account, click the “Settings and Support” tab and select “Send a Secure Message”
- Call us at 1-800-411-7627
- Stop by any branch

YOUR ACCOUNT HISTORY

Below are the previous escrow projections (including anticipated escrow activity that may occur before your New Payment Effective Date listed on page 1) and the actual escrow activity to date. Comparing the two can determine where a difference may have occurred.

Activity Summary

Month & Year	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$1,220.36	-\$9,530.02
Jan 2025	\$771.62	\$3,797.38 *	Risk Bsd FHA	\$172.96	*	\$1,819.02	-\$5,732.64
Jan 2025			Risk Bsd FHA		\$172.96 *	\$1,819.02	-\$5,905.60
Feb 2025	\$771.62	\$646.65 *	Risk Bsd FHA	\$172.96	*	\$2,417.68	-\$5,258.95
Feb 2025			Risk Bsd FHA		\$172.96 *	\$2,417.68	-\$5,431.91
Mar 2025	\$771.62	\$646.65 *	Risk Bsd FHA	\$172.96	*	\$3,016.34	-\$4,785.26
Mar 2025			Risk Bsd FHA		\$172.96 *	\$3,016.34	-\$4,958.22
Apr 2025	\$771.62	\$646.65 *	Risk Bsd FHA	\$172.96	*	\$3,615.00	-\$4,311.57
Apr 2025			Risk Bsd FHA		\$172.96 *	\$3,615.00	-\$4,484.53
May 2025	\$771.62	\$646.65 *	Risk Bsd FHA	\$172.96	*	\$4,213.66	-\$3,837.88
May 2025			Risk Bsd FHA		\$172.96 *	\$4,213.66	-\$4,010.84
Jun 2025	\$771.62	\$11,075.52 *	Risk Bsd FHA	\$172.96	*	\$4,812.32	\$7,064.68
Jun 2025			Hazard Ins	\$3,615.00	\$3,615.00	\$1,197.32	\$3,449.68
Jun 2025			Risk Bsd FHA		\$172.96 *	\$1,197.32	\$3,276.72
Jul 2025	\$771.62	\$771.62	Risk Bsd FHA	\$172.96	\$172.96	\$1,795.98	\$3,875.38

The total amount of escrow payments received during this period was \$18,231.12 and the total escrow disbursements were \$4,825.72.

*Indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

PROJECTED ESCROW PAYMENTS OVER THE NEXT 12 MONTHS

Anticipated Annual Disbursements

Mortgage Ins:	\$2,075.52
County Tax:	\$1,709.58
Hazard Ins:	\$3,615.00
Total:	\$7,400.10

As allowed by federal law (RESPA), our projections include an escrow reserve (or cushion) equal to two monthly escrow payments (excluding MIP/PMI), unless state law specifies a lower amount.

Projected Escrow Balance Summary

M&T Bank expects to pay \$7,400.10 over the next 12 months.
Here's how to calculate your new monthly escrow payment:

Total taxes and insurance:	\$7,400.10
Divided by 12 monthly payments:	\$616.68

New Monthly Escrow Payment:	\$616.68
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Anticipated Activity Summary

Projections for the coming year: The following summary shows anticipated activity in your escrow account for the next 12 months, which was used to calculate your payment above.

Month & Year	Monthly Escrow Payment	Amount Scheduled to be Paid	Description	Projection Based on Current Balance	Projection Based on Required Balance
Beginning Balance				\$3,875.38	\$1,331.09
Aug 2025	\$616.68	\$172.96	Risk Bsd FHA	\$4,319.10	\$1,774.81
Sep 2025	\$616.68	\$172.96	Risk Bsd FHA	\$4,762.82	\$2,218.53
Oct 2025	\$616.68	\$172.96	Risk Bsd FHA	\$5,206.54	\$2,662.25
Nov 2025	\$616.68	\$172.96	Risk Bsd FHA	\$5,650.26	\$3,105.97
Dec 2025	\$616.68	\$172.96	Risk Bsd FHA	\$6,093.98	\$3,549.69
Dec 2025		\$1,709.58	County Tax	\$4,384.40	\$1,840.11
Jan 2026	\$616.68	\$172.96	Risk Bsd FHA	\$4,828.12	\$2,283.83
Feb 2026	\$616.68	\$172.96	Risk Bsd FHA	\$5,271.84	\$2,727.55
Mar 2026	\$616.68	\$172.96	Risk Bsd FHA	\$5,715.56	\$3,171.27
Apr 2026	\$616.68	\$172.96	Risk Bsd FHA	\$6,159.28	\$3,614.99
May 2026	\$616.68	\$172.96	Risk Bsd FHA	\$6,603.00	\$4,058.71
Jun 2026	\$616.68	\$172.96	Risk Bsd FHA	\$7,046.72	\$4,502.43
Jun 2026		\$3,615.00	Hazard Ins	\$3,431.72	\$887.43
Jul 2026	\$616.68	\$172.96	Risk Bsd FHA	\$3,875.44	\$1,331.15

Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements:

Projected Beginning Balance	\$3,875.38
- Required Minimum Balance	\$1,331.09
Surplus Amount	\$2,544.29

Your lowest monthly escrow balance for the next 12 months should reach \$887.43, which equals a total of two months' escrow payments. To reach this balance, your required escrow amount after your Jul 2025 payment should be \$1,331.09, whereas your actual escrow balance is \$3,875.38. The difference, \$2,544.29, represents an escrow surplus.

Borrower Paid Mortgage Insurance Premium: Your mortgage loan requires a borrower paid mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage.

Effective for all loans closed on or after January 1, 2001, FHA annual MIP will be automatically cancelled under the following conditions:

Loans with FHA case numbers assigned before June 3, 2013:

- Mortgage loan terms greater than 15 years: the annual MIP will be cancelled when the loan to value ratio reaches 78%, provided the mortgagor has paid the annual mortgage insurance premium for at least five years.
- Mortgage loan terms less than or equal to 15 years with a loan to value ratio greater than 78%: the annual MIP will be cancelled when the loan to value ratio reaches 78%.

FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premium will normally be based on the scheduled amortization of the loan. However, in cases where additional payments have been applied to the loan balance as a prepayment, cancellation can be based on the actual amortization of the loan. If you have prepaid and believe you have met the requirements for cancelling the FHA insurance, please send a written request to us at P.O. Box 1288, Buffalo, NY 14240.

Loans with FHA case numbers assigned on or after June 3, 2013:

- Mortgage loan terms greater than 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms greater than 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.

Helpful information about your mortgage escrow disclosure statement.

To help you better understand your statement, as well as escrow accounts in general, answers to some of the most frequently asked questions are listed below.

Q Why am I getting this statement?

A Mortgage lenders are required by regulations to perform an annual review of your account and provide a hard copy statement for your records.

Q How does an escrow account work?

A A mortgage escrow account allows you to pay ongoing property tax and homeowner's insurance costs within your monthly mortgage payments. These additional funds accumulate in your escrow account, managed by M&T, and we pay property taxes, homeowner's insurance and any mortgage insurance on your behalf when they are due.

Q How is my escrow payment determined?

A To determine the appropriate funds are collected for the escrow portion of your payment, we use the following calculation:

*12 months of anticipated escrow payments,
accounting for any existing escrow balance*

+ escrow reserve

÷ 12

= monthly escrow payment

The escrow reserve (or escrow cushion) is the amount of money collected to cover any unanticipated increases in your real estate tax or insurance premium payment. It acts as a buffer and helps to prevent your escrow account from being overdrawn. An escrow reserve exists on your account unless your mortgage documents or state law applies and is generally a two-month escrow payment.

Q What causes escrow payments to change from year to year?

A Your escrow payment may increase for several reasons. The most common reasons are:

- Increases in your property taxes, insurance premiums, or your property's tax assessment
- Changes in your insurance carrier or your tax due date
- Fewer deposits to escrow than expected

Even though taxes or insurance may go down from the previous year, it doesn't mean escrow payments will also decrease. Analysis calculations for tax and/or insurance are based on last amount(s) paid, or where applicable, from the prior servicer or from closing documents. If you have received more recently updated information from your tax assessor, please forward it to eta@mtb.com.

TIP: Municipalities offer a few common tax exemptions for disability, homestead, senior and veteran status. Check with your local tax office to see if you are eligible for these, or any other exemptions.

Q If there is an escrow shortage, what do I need to do?

A You are not required to pay the escrow shortage in full.

If you do not want to submit the full shortage amount, the escrow shortage will be spread equally over 12 months of payments and your new payment will be higher for the coming year.

If you choose to submit the full shortage amount (partial payments are not permitted), you have two payment options:

- **Online:** Log in to your M&T Online or Mobile Banking account, select your mortgage account and click the "View My Mortgage Info" button. At the top left of the next screen, select "Make A Payment." Your mortgage loan must be current to use this option.
- **By Mail:** Send a check, made payable to M&T Bank with "escrow shortage payment" and the loan number noted on the memo line, to: M&T Bank, Escrow Department, P.O. Box 64787, Baltimore, MD 21264-4787. If you are paying your escrow shortage, the funds will be applied immediately, however your mortgage statement may not reflect changes until the analysis effective date.

PLEASE NOTE: Paying the full shortage amount will adjust your account resulting in the smallest possible increase in your monthly mortgage payment amount. It's important to keep in mind that any increase in your real estate tax amounts and/or insurance premium(s) may cause your payment amount to change even if you pay your shortage amount.

Q Why do I have an escrow overage (surplus of funds) in my account?

A An overage occurs if the current funds and future payments to your escrow account are estimated to exceed the anticipated tax and insurance payments for the next 12 months (escrow analysis period). An overage may occur if taxes or insurance premiums were lower than estimated. When the escrow analysis is completed, the overage amount may be sent to you as a refund check. If the surplus is less than \$50, it will be credited to your payment.

Have additional questions? We're here to help.

Go to mtb.com/escrow-faqs for answers to other frequently asked questions.

Or call us at **1-800-411-7627** Monday – Friday, 8:30am – 9pm ET.

We appreciate your business. Thank you for giving us the opportunity to serve your financial needs.

M&T Bank